



# DAY-NRLM Special Package for J&K and Ladakh

## Why in News

Recently, the Union Cabinet has approved a **special package worth Rs. 520 crore** in the Union Territories (UTs) of Jammu and Kashmir (J&K) and Ladakh for a period of five years under the [Deendayal Antyodaya Yojana-National Rural Livelihood Mission](#) (DAY-NRLM).

## Key Points

- The decision is in line with **Centre's aim to universalise all centrally sponsored beneficiary-oriented schemes in J&K and Ladakh** in a **time-bound** manner.
- The package has been approved for a **period of five years till the financial year 2023-24** and it has been decided to ensure **funding on a demand-driven basis without linking allocation with poverty ratio** during the extended period.
  - Around **two-third rural women** from the UTs will be covered and **10.58 lakh women will get the benefit** from the special package.
- The step was **based on the outcomes of an evaluation** pointing to the potential of the Mission to improve the quality of life of rural households and women empowerment under the changed circumstances in the UTs of J&K and Ladakh.

## Deendayal Antyodaya Yojana-National Rural Livelihood Mission

- It is a [centrally sponsored programme](#), launched by the **Ministry of Rural Development in June 2011**.
- **Aim:**
  - To **eliminate rural poverty** through the **promotion of multiple livelihoods and improved access to financial services** for the **rural poor households** across the country.
  - To **reach out to all rural poor households** and **impact their livelihoods**.
- **Functioning:**
  - It involves **working with community institutions** through **community professionals in the spirit of self-help** which is a unique proposition of DAY-NRLM.
  - It impacts the livelihoods through **universal social mobilization by inter alia organising one-woman member from each rural poor household** into [Self Help Groups](#) (SHGs), their training and capacity building, facilitating their micro-livelihoods plans, and enabling them to implement their livelihoods plans through accessing financial resources from their own institutions and the banks.
- **Implementation:**
  - It is implemented in a **Mission mode by special purpose vehicles** (autonomous state societies) with **dedicated implementation support units** at the national, state, district and block levels, using **professional human resources** in order to provide **continuous and long-term handholding support** to each rural poor family.
- **Support Provided:**

- There were **63 lakh SHGs comprising seven crore women members** in the country which had been **granted Rs. 3 lakh crore in loans** and the **non-performing assets** (NPA) amounted to **only 2.3%**.
- The **outstanding loans** were to the tune of Rs. 1 lakh crore.
- The government **plans to take the scheme to 10 crore women**.

**Source: PIB**

PDF Refernece URL: <https://www.drishtias.com/printpdf/day-nrlm-special-package-for-j-k-and-ladakh>